



**STATE OF HAWAII**  
**DIVISION OF FINANCIAL INSTITUTIONS**  
**DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS**

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# **COMPARATIVE STATEMENTS OF CONDITION**

**June 30, 2000, December 31, 1999, and June 30, 1999**

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The following comparative statements of condition relate to state-chartered banks, savings and loan associations, trust companies, and financial services loan companies. The statements are issued, pursuant to Section 412:2-104(f), Hawaii Revised Statutes.

The financial statements of the individual institutions as shown on the following reports have been summarized from the reports filed by the institutions with the Division of Financial Institutions. The reports are unaudited and prepared on a regulatory basis of accounting. The reports have not been examined by the Division for fairness of presentation and should not be considered to be fairly presented in accordance with generally accepted accounting principles.

COMPARATIVE STATEMENT OF CONDITION OF STATE-CHARTERED BANKS  
As at the Close of Business  
JUNE 30, 2000, DECEMBER 31, 1999, and JUNE 30, 1999  
(000 Omitted)

ASSETS	Fed Funds Sold and Loans & Leases *	Securities	Premises, Furniture, Fixtures & Equipment	Other Real Estate Owned	Other Assets	Cash and Due from Banks	Total Assets
Bank of Hawaii	\$8,548,530	\$3,007,529	\$240,233	\$3,905	\$441,218	\$594,813	\$12,836,228
Bank of Honolulu	41,798	16,892	615	444	909	3,232	63,890
Central Pacific Bank	1,194,700	323,871	24,272	1,248	67,325	50,681	1,662,097
City Bank	648,750	160,962	14,860	582	33,907	36,623	895,684
First Hawaiian Bank	5,557,181	659,606	201,694	21,303	399,421	550,002	7,389,207
TOTALS JUNE 30, 2000	\$15,990,959	\$4,168,860	\$481,674	\$27,482	\$942,780	\$1,235,351	\$22,847,106
TOTALS DEC. 31, 1999	\$15,437,766	\$4,491,629	\$494,914	\$29,332	\$885,942	\$1,365,572	\$22,705,155
TOTALS JUNE 30, 1999	\$15,447,799	\$4,418,726	\$514,484	\$34,610	\$813,247	\$1,411,664	\$22,640,530
LIABILITIES & CAPITAL	Deposits	Other Liabilities			Capital, Surplus & Undivided Profits		Total Liabilities & Capital
Bank of Hawaii	\$8,217,319	\$3,592,661			\$1,026,248		\$12,836,228
Bank of Honolulu	59,037	824			4,029		63,890
Central Pacific Bank	1,326,869	204,858			130,370		1,662,097
City Bank	717,046	107,802			70,836		895,684
First Hawaiian Bank	5,716,801	881,119			791,287		7,389,207
TOTALS JUNE 30, 2000	\$16,037,072	\$4,787,264			\$2,022,770		\$22,847,106
TOTALS DEC. 31, 1999	\$16,107,311	\$4,599,465			\$1,998,379		\$22,705,155
TOTALS JUNE 30, 1999	\$15,743,734	\$4,913,396			\$1,983,400		\$22,640,530
Comments: Information from the published Statements of Condition. * Net of Allowance for Bad Debts. State-Chartered Banks: 5                      Branches & Facilities: 197							

## COMPARATIVE STATEMENT OF CONDITION OF STATE-CHARTERED SAVINGS AND LOAN ASSOCIATIONS

## As at the Close of Business

JUNE 30, 2000, DECEMBER 31, 1999 and JUNE 30, 1999

(000 Omitted)

ASSETS	Mortgage Loans	Mortgage Pool Securities	All Other Loans	Reposessed Assets	Investments	Premises, Furniture, Fixtures & Equipment	Cash on Hand & Deposits	Other Assets	Total Assets
International Savings & Loan Association, Ltd.	\$586,246	\$81,936	\$3,995	\$5,420	\$83,591	\$3,138	\$10,444	\$32,609	\$807,379
Territorial Savings & Loan Association	220,057	248,945	2,007	1,613	-	3,248	11,007	9,114	495,991
TOTALS JUNE 30, 2000	\$806,303	\$330,881	\$6,002	\$7,033	\$83,591	\$6,386	\$21,451	\$41,723	\$1,303,370
TOTALS DEC. 31, 1999	\$731,121	\$327,251	\$10,476	\$6,388	\$85,283	\$6,908	\$20,628	\$38,304	\$1,226,359
TOTALS JUNE 30, 1999	\$670,079	\$298,339	\$10,654	\$7,788	\$57,988	\$8,235	\$36,294	\$41,275	\$1,130,652
LIABILITIES & CAPITAL	Withdrawable Shares		Borrowed Money		Other Liabilities		Capital, Surplus & Undivided Profits		Total Liabilities & Capital
International Savings & Loan Association, Ltd.	\$455,121		\$281,748		\$25,136		\$45,374		\$807,379
Territorial Savings & Loan Association	333,603		127,140		9,024		26,224		495,991
TOTALS JUNE 30, 2000	\$788,724		\$408,888		\$34,160		\$71,598		\$1,303,370
TOTALS DEC. 31, 1999	\$741,739		\$389,250		\$25,698		\$69,672		\$1,226,359
TOTALS JUNE 30, 1999	\$791,982		\$232,466		\$24,048		\$82,156		\$1,130,652
Comments: Information from the Report of Financial Condition									
State-Chartered Savings & Loan Associations: 2					Branches & Facilities: 27				

COMPARATIVE STATEMENT OF CONDITION OF  
STATE-CHARTERED FINANCIAL SERVICES LOAN COMPANIES THAT ISSUE INVESTMENT CERTIFICATES  
As at the Close of Business  
JUNE 30, 2000, DECEMBER 31, 1999, and JUNE 30, 1999  
(000 Omitted)

ASSETS	Net Loans	Securities	Premises, Furniture, Fixtures & Equipment	Other Real Estate Owned	Cash on Hand & in Banks	Other Assets	Total Assets
Finance Factors, Ltd.	\$318,139	\$103,260	\$2,214	\$2,064	\$6,080	\$12,151	\$443,908
GECC Financial Corporation	282	8,705	1	-	423	28	9,439
Oahu Finance Company, Ltd.	804	2,124	288	-	478	70	3,764
TOTALS JUNE 30, 2000	\$319,225	\$114,089	\$2,503	\$2,064	\$6,981	\$12,249	\$457,111
TOTALS DEC. 31, 1999	\$340,104	\$137,811	\$2,934	\$4,211	\$30,321	\$5,482	\$520,863
TOTALS JUNE 30, 1999	\$374,844	\$149,097	\$3,690	\$5,564	\$20,444	\$6,720	\$560,359
LIABILITIES & CAPITAL	Borrowed Money	Investment Certificates	Other Liabilities		Capital, Surplus & Undivided Profits		Total Liabilities & Capital
Finance Factors, Ltd.	\$9,370	\$386,850	\$2,058		\$45,630		\$443,908
GECC Financial Corporation	2,557	1,656	847		4,379		9,439
Oahu Finance Company, Ltd.	-	2,509	28		1,227		3,764
TOTALS JUNE 30, 2000	\$11,927	\$391,015	\$2,933		\$51,236		\$457,111
TOTALS DEC. 31, 1999	\$22,808	\$440,540	\$2,245		\$55,270		\$520,863
TOTALS JUNE 30, 1999	\$21,428	\$477,982	\$3,087		\$57,862		\$560,359
Comments: Information from the published Statements of Condition. State-Chartered Financial Services Loan Companies Issuing Investment Certificates: 3 <div style="float: right;">Branches &amp; Facilities: 15</div>							